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ABSTRACT OF DISCLOSURE

An electronic asset utilization system is constituted of a stationary terminal 11, such as a set-top box (STB), a mobile terminal 13, such as a portable cellular phone, and a server 15.

The server 15 receives an order for an electronic asset from the stationary terminal 11 or the mobile terminal 13; downloads to the stationary terminal 11 or the mobile terminal 13 an electronic asset and an exchange or receipt certificate to be described later; retains the thus-issued electronic asset, exchange certificate, or receipt certificate; and settles a charge billed to the thus-ordered electronic asset.

The stationary terminal 11, the mobile terminal 13, and the server

15 are connected to a communications network.

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